



IFW 3692

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

CUSTOMER NO.: 27614

Mail Stop Amendment  
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P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Our file: 97171-00006 Examiner: Clement B. Graham  
Applicants: Steven C. Halper, Constance A. Wilson Art Unit: 3692  
Stephen M. Hourigan  
Serial No.: 10/046,945  
Filing Date: 01/14/2002  
Title: Automated Loan Risk Assessment and Method

Sir:

Enclosed for filing in the United States Patent and Trademark Office is the following:

1. Response to Office Action
2. Transmittal of Information Disclosure Statement
3. Form PTO-1449 (1 page)
4. Transmittal Sheet
5. Postcard Receipt

CONDITIONAL PETITION

If any extension of time is required for the submission of the above-identified items, Applicant requests that this be considered a petition therefore. Please charge any additional charges or any other charges relating to this matter, or credit any overpayment, to the Deposit Account of the writer, **Account No. 503571**. A duplicate copy of this letter is enclosed.

4/30/2007  
Date

Respectfully submitted,

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By:   
Janelle Fava